

<i>SERFF Tracking Number:</i>	<i>AMRP-126975166</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>47650</i>
<i>Company Tracking Number:</i>	<i>09AR0594</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.005 Plan F (Basic) 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>T65 200-day Pre-Approach Letter</i>		
<i>Project Name/Number:</i>	<i>T65 200-day Pre-Approach Letter/09AR0594</i>		

## Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: T65 200-day Pre-Approach Letter      SERFF Tr Num: AMRP-126975166 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010      SERFF Status: Closed-Filed-Closed      State Tr Num: 47650

Sub-TOI: MS08I.005 Plan F (Basic) 2010      Co Tr Num: 09AR0594      State Status: Filed-Closed

Filing Type: Advertisement      Reviewer(s): Stephanie Fowler

Authors: Andrea Davey, Patricia Corrigan      Disposition Date: 01/28/2011

Date Submitted: 01/06/2011      Disposition Status: Filed-Closed

Implementation Date Requested: On Approval      Implementation Date:

State Filing Description:

## General Information

Project Name: T65 200-day Pre-Approach Letter

Project Number: 09AR0594

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Andrea Davey

Filing Description:

Re Individual Medicare Supplement Advertising

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/28/2011

State Status Changed: 01/28/2011

Created By: Andrea Davey

Corresponding Filing Tracking Number:

Z-2671

We are enclosing the above referenced form for your review and approval. This form is new and is not intended to replace any form currently in use. This letter is a lead generating device and will be used in the solicitation of our Individual Medicare Supplement plans.

SERFF Tracking Number: AMRP-126975166 State: Arkansas  
Filing Company: American Republic Corp Insurance Company State Tracking Number: 47650  
Company Tracking Number: 09AR0594  
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Standard Plans 2010  
Product Name: T65 200-day Pre-Approach Letter  
Project Name/Number: T65 200-day Pre-Approach Letter/09AR0594

We hope you will find this form satisfactory. If you have any questions, or if I can be of assistance during the review process, please feel free to contact me at 1-800-247-2190, ext. 2006.

Thank you.

## Company and Contact

### Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com  
601 6th Ave 515-245-2006 [Phone]  
Des Moines, IA 50334 515-245-2391 [FAX]

### Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska  
P O Box 2780 Group Code: 3527 Company Type: Life and Health  
Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:  
(800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: \$50/ad = \$50  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	01/06/2011	43499752

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/28/2011	01/28/2011

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	01/26/2011	01/26/2011	Andrea Davey	01/28/2011	01/28/2011

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## Disposition

Disposition Date: 01/28/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Form (revised)</b>	T65 200-day Pre-Approach Letter	Filed	Yes
<b>Form</b>	T65 200-day Pre-Approach Letter	Replaced	No

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## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 01/26/2011  
Submitted Date 01/26/2011  
Respond By Date 02/28/2011

Dear Andrea Davey,

This will acknowledge receipt of the captioned filing.

Objection 1

- T65 200-day Pre-Approach Letter, Z-2671 (Form)

Comment: Third paragraph- Should read, "I can answer these questions and more."

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 01/28/2011  
 Submitted Date 01/28/2011

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: We have revised the piece as requested and attached under the 'Forms Schedule' tab. Please let me know if you need anything else!

Thank you,  
 Andrea Davey

### Related Objection 1

Applies To:  
 - T65 200-day Pre-Approach Letter, Z-2671 (Form)  
 Comment:  
 Third paragraph- Should read, "I can answer these questions and more."

### Changed Items:

No Supporting Documents changed.

### Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
T65 200-day Pre-Approach Letter	Z-2671		Advertising	Initial			Z-2671 Bracketed.pdf
<b>Previous Version</b>							
T65 200-day Pre-	Z-2671		Advertising	Initial			Z-2671

Bracketed.  
pdf

Sincerely,  
Andrea Davey, Patricia Corrigan



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## Form Schedule

Lead Form Number: Z-2671

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/28/2011	Z-2671	Advertising	T65 200-day Pre-Approach Letter	Initial			Z-2671 Bracketed.pdf

Dear [Customer name]:

In just a few short months, you will be turning 65 and entering the world of Medicare. For many, navigating through this transition can be very confusing. As a trusted American Republic Corp Insurance agent, I can help you make this transition easy and seamless.

The questions I commonly hear are:

- When are the crucial deadlines in my Medicare enrollment and what exactly do I need to sign up for?
- How will I pay for the medical expenses and doctors' expenses Medicare leaves behind?
- Which Medicare supplement insurance option is right for me?

I can answer these questions and more. Plus, I will guide you through the Medicare process and offer solutions for filling in where Medicare leaves off to help protect your retirement nest egg.

When you partner with American Republic Corp Insurance Company, you'll receive the most complete Medicare supplement insurance coverage with the right balance of cost, coverage and convenience. With our customized solutions, you'll get a plan that fits your needs and budget.

Take advantage of American Republic Corp protection with:

- **The freedom to choose your own doctors**, even when you travel—no referrals required.
- **Preferred rates<sup>1</sup>**. Plus, once you're approved, you'll automatically keep it for however long you have your policy...even if your health changes.
- **Couples discount to save you even more<sup>2</sup>**...regardless of whether both of you request coverage.
- **Fast, accurate claims service**—there are virtually no claim forms

Your 65th birthday will be here before you know it. Find out everything you need to know about Medicare and Medicare supplement insurance before the deadlines pass you by. I would be happy to guide you through this process and provide you with the information you need to make the decisions that are best for you – and your pocketbook. Make this a priority and give me a call today!

[AgentContact]

Sincerely,

[Agent Name]

P.S. Are you currently without health insurance until you are Medicare eligible? We have a suite of products that may fit your needs. Call [AgentContact] for more information!

1. In ND and TX, preferred rates are for non-tobacco users.

2. The couple's discount applies when two people over 18 years of age are living in the same household. In MT, the household discount is when two people have been living in the same household for at least 12 consecutive months. In OH, both people must have in force Medicare supplement coverage with us. The couples discount is no longer applicable if the couple's status changes.

**Not connected with or endorsed by the United States government or the federal Medicare program.**

This is a solicitation of insurance and an agent may contact you. In CO, IL, KS, KY, MN, MO, MS, NC, OK, OR, PA, SD, and TX, coverage is available to qualified Medicare beneficiaries under age 65. In ND, please ask for details about Medicare Supplement plans A, F, K and L. Call today for more information about the benefits, costs, and limits. Plan availability varies by state.

American Republic Insurance Company and American Republic Corp Insurance Company are not financially responsible for each other's products.

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Forms: A3101AC; in MO, A3101AC-MO; in NC, A3101AC-NC; in OK, A3101AC-OK; in OR, A3101AC-OR; in PA, A3101AC-PA; in TN, A3101AC-TN; in TX, A3100AC- TX (Plan A), A3101AC-TX (Plan F), A3102AC-TX (Plan A underage 65); in WI, A3103AC-WI